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—BY THE—  
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**GOLDITE FOOL-TALK.**

If there is a supreme degree in fool-talk it is reached in great form by the Republicans and Goldites in their ravings about silver. Their fear of that metal in finance and politics keeps them in a condition of panic and frenzy that hardly leaves them a lucid interval for rational speech on any subject, and when one of them kisses his wife, he groans and says: "If it were not for silver, how happy we might be!"

"I thought silver was dead!" she responds.

"That's what's the matter!" he sighs. "It's ghost haunts me! It won't stay buried!"

There is a fly in the ointment, a spider in the biscuit, for every Goldite, because of silver; like Banquo's ghost, it will not "down" at the bidding of any guilty conspirator; and when it does not appear to him at noon as an awful apparition, denouncing woe upon him, he sees Bryan in every shadow, and hears the ringing voice of silver in every zephyr. No wonder that the whole goldite solidarity is so eager to rid themselves of silver and its champion that it would gladly sacrifice Hannan, McKinley and the whole "pot and bilin" of Republicanism, for a Democracy apostate to the man and platform of 1896; as shown in 1884 and 1892 by the election of Cleveland.

If Bryan and silver were impossibilities in 1900, the Republicans and goldites would not be so troubled as they are, even in their sleep. On the contrary, they would be happy, and their dreams would be all golden, undisturbed by harrowing visions of silver. As a matter of fact, the Republicans and goldites in 1896, despite their lying St. Louis platform, forced the gold-issue to the front in that campaign, as they are doing now, while falsely denouncing Bryan and Democracy of making silver "the main issue;" whereas, then, as now, the issue was unlawful gold mono-metalism against the gold and silver legal-tender of the Constitution, which declares: "No State shall make anything but gold and silver coin a tender in payment of debts," which, in effect, is as much as to say: "The United States shall not make gold coin the sole tender in payment of debts;" though that is exactly what all the goldites are fighting for in demanding that Congress shall enact a law making gold the legal standard and basis of value, and silver only a subsidiary coin (even as standard dollars), legal-tender for nothing and redeemable in gold.

To any sensible man, informed as to the facts, all this talk of the Democratic party, or Mr. Bryan, making silver an opponent of gold, or making its restoration "the main issue," is fool-talk, where it is not the talk of knaves. The Democrats, in obedience to the constitution, and in conformity to the teachings of experience and reason, are equally for silver and gold and their free and unlimited coinage and competition under the law; while the Republicans, in violation of the Constitution and in servile subservience to the money power, are for gold only, for mono-metalism and monopoly even in coinage and currency, gold alone to have free and unlimited coinage (silver having been excluded from that privilege by the act of 1873),—be the only money and sole legal-tender; a scheme especially calculated to make the rich richer and the poor poorer, by giving money and its monopoly the power and position to dominate government, the people and all things which even the government dared not touch.

The truth is that the real issue, forced by the Republicans and goldites

upon the people and the Democratic party, is monopoly versus competition—tyranny against freedom; and they have no choice but to resist. The pretence of the goldites and monopolists that the Democrats are responsible for the issues now, or in 1896 or 1900, is as false as that of the wolf who charged the lamb, who drank below him in the running stream, of muddying his water. Our position and platform are dictated by the law of self-defence, to which the enemies of the people, the constitution, the Democracy and liberty, drive us. Party ties, sectional prejudice, the influence of money and wholesale lying and deceit are deluding many of the voters, or all would clearly see and understand the situation, and in that case there could be no question of a peaceful revolution at the polls next year, that would overturn the present oligarchy and re-instate the power of the people in the hands of a party true to all popular rights.

**DIFFERENT WAYS OF BEFRIENDING.**

There is such a thing as "damning by faint praise." There is such a thing as "lukewarm friendship." There is such a thing as simply assenting to what one is doing without more being said. There is such a thing as remaining absolutely silent.

The Virginian-Pilot believes in: "He that is not for me is against me;" and that sound and honest friendship consists as much in fighting the enemies of one's friends as in advocating his cause.

The most contemptible help is a quiescent assent to what one is doing, without either the sense or the courage to state why. Manhood, fearless outspoken bravery may not be good policy in politics, but it is the religion we love, respect and admire.

Let there be no half-hearted praise or transactions. Let there be no submission to condemnation of one's friends behind his back. The most contemptible traitor is he whose blandishments, while with one, hurls one to a sense of repose, but who, when with one's enemies, is THEIR best friend. The Virginian-Pilot loves the man who, in one's absence, lays his hand upon your enemy's shoulder and calls a halt to his back-biting and stabbing.

There are men who, unconsciously, join in condemnation of anybody. With such, motives are lacking; it is simply a habit. There are others who run with hare and hound alike. There are others who will pull down anybody that appears to climb faster than do they. There are others who are regular "dogs in the manger." These are the classes as defined for description. When one comes to analyze them, individually, the undertaking takes on too much of the slime of serpent-killing not to engender nausea. Most of them are "more to be pitied than censured." It is a lack of character that does the work.

**DON'T REFORM TOO FAST.**

The Virginian-Pilot does not want to see a rival organization to the Democratic party, as anxious as it is for a good business government. It is not the formation of another organization, or party, we are after, but it is a rehabilitation of the one we already have.

The good people of this city should know what is needed, and proceed forthwith to do it. A good practical lot of men is what is wanted to govern the city. There are some few office-holders deserving punishment, and reprimand, for trying to own and run the city, and make slaves of the people; but they are certain persons—not the party. Bent them if you wish, but keep the party intact. The party can get along all right—in fact, splendidly—without their support—"powerful" as it is (?)

What is needed is concert of action, and looking towards a new Executive Committee. Let the people rise up and vote them out. That is the way to do it. But let this be done by the modes prescribed. There is a serious conflict awaiting the people. Politicians will hold the city, if possible, in their control; but if practical business men (not one or two only, but a large number of them) will make the sacrifice of running for the Councils, there will be as good ticket elected, and this city will have what it has long needed—and must have—a business man's administration.

Saddest sign of the times is the growing disposition to deny free opinion and free speech. Persons and papers that have behind them a power, position, or influence that they think insures their freedom to say what they please, in favor of the power, position and influence behind them, or over them, and against all who differ with them, assume the insolent and overbearing tone of minions, full of covert menace and the inspiration of the meanest bull-dozing. As for rational and courteous discussion, that may do for the poor and weak, if it be allowed them; but, as a rule, silence even, or abuse, curse and trick 'em, without a hearing. Why waste time and take trouble, when we mean to do and can do what we please?

The New York Journal is making a vigorous and apparently effective fight against the Hay-Pauncefote treaty, recently negotiated, and claims a Senatorial majority of six against its ratification. President McKinley is said to be weakening and to have informed Secretary of State Hay that he had not made up his mind to sanction it. Proof is multiplying that Lord Pauncefote, in the game of diplomacy played with the Nicaraguan Canal as stake money, has more than held his own against his

younger American opponent, winning an advantage against which this country is loudly protesting.

Correspondents would do well not to lose sight of the fact that a large thought is not infrequently expressed in a small number of words.

The man who has sense enough to learn a lesson from each mistake he makes will never complete his education.

A child can ask in a hundred ways a question an adult can often answer in only one.

Man is most correctly judged by his manner toward his inferiors, not his superiors.

The man who hasn't an exceptionally good memory is wasting time in hoping to become a successful liar.

The man who follows the advice he gives others has reached perfection, in that particular at least.

In order to be a successful dead beat one must be very much alive.

**NOTES AND OPINIONS.**

(Raleigh News and Observer.)  
The Turkish Minister at Washington has taken great pains to explain that he has but one wife. This is quite an unnecessary precaution. A Moslem with only one wife is unpopular with the present administration.

(Richmond Leader.)  
Whenever there is a fire in a public school the importance of fire drills for pupils is demonstrated. Every school building should be provided with apparatus for lighting fire and the boys should be taught to use it.

(Pulaski News-Review.)  
Every state should have a fair, honest election law—one that is absolutely fair to both or all parties. Given this, it should be unlawful to go behind the election returns.

(The Roanoke Evening World.)  
A compulsory education bill, similar to the Massachusetts law has been introduced in the Maryland House of Representatives. The people of the United States must be educated and it is useless for anybody to kick against it.

(Ashville, N. C. Citizen.)  
Curious enough, no list of casualties from the Boer war has mentioned dead and wounded mules. The American mule has a habit of taking care of himself when given half a chance.

(Danville Daily Bee.)  
Mr. Bryan still talks for silver, and when he got to Richmond he pitched hay with a pitchfork. He talked from the shoulder direct to the gold conspirators.

(Petersburg Index-Appel.)  
Chicago has "secured one" on New York, Chicago has sold the metropolis oleomargarine in tons and for many months as pure creamery butter. And the New Yorkers knew no better—and no butter.

(Richmond News.)  
The Chicago bigamist with forty-two wives has been sent to the penitentiary, as Chicago never forgives a man who with such chances did not patronize her divorce courts.

(Newport News Press.)  
Since the retiring disposition of the British in South Africa is not the result of modesty, most people will find it more or less difficult to fully commend it.

(Alexandria Gazette.)  
No matter where he goes, North, South, East and West, Mr. Bryan attracts immense crowds, is received with ovations, and creates the most demonstrative enthusiasm. Everybody now, even the men who deserted the democratic party four years ago, concedes that he will be re-nominated without appreciable opposition, and, in all probability, unanimously; and unless the voters in the North shall be bought by the million, as they were in 1896, he will be elected.

**SHIPBUILDING IN THE NAVY-YARD.**

(The New York Journal.)  
Thirty thousand citizens of New York have signed a petition urging Congress to provide for the construction of some of the new warships at the navy-yards. Three of the government yards—those at New York, Norfolk and Mare Island—are equipped for modern shipbuilding. The New York yard is said to be superior to the Cramp or any other shipbuilding establishment in the United States.

Of course the people of Brooklyn have an interest in having government money spent among them, but it is not for their benefit that Congress is asked to act. It is the people of the United States whose interests are to be considered, and their interests are promoted by having as much work as possible done in their own establishments.

As long as we depend upon private yards to do all the shipbuilding the government is at the mercy of combinations. It agreed to pay nearly twice as much for the six cruisers constructed for a few weeks ago as it had paid for similar work sixteen years before, although our shipbuilding industry at the former time was in its infancy, and all materials have become much cheaper since.

The private establishments put in bills for all sorts of extras, in addition to the contract price. They get double rates for alterations. The navy-yards charge alterations at their actual cost. The political scandals of a quarter of a century ago are responsible for such prejudicial action against navy-yard work. But that is ancient history. Politics has no part in the present management of the yards. Constructor Bowles says of the conditions at Brooklyn:

I want to say one word about the discipline. The discipline among my men so far exceeds the military discipline in the United States navy that there is no comparison between the two. If I set a man to do a certain piece of work, he does it, and he never lets go of it until it is done; and if he cannot do it he comes and tells me. If I tell a man to do a thing and he disobeys me, that is the end of him. I do not try him by court-martial. I do not put him in the brig, but I walk him right out of the gate.

# DOZIER'S.

Our counters are piled high with those dainty SPRING wearables, so distinctively new in design and fetching in appearance. The new lawns, dimities, organdies, mulls, Swisses and many new additions to WASHGOODS-DOM never before seen, are here in great variety. Come, and we'll help you make a selection.

Just a word about VAL LACES. We have them in great quantities and can show you more styles in five minutes than you can see elsewhere in half an hour.

Those quaint match sets in both real and imitation THREAD LACES are here in profusion. Our stock of EMBROIDERIES was never larger, and the distinctly new things that we are showing in Swiss nainsook and cambric edges and insertings, are a host in themselves. We are headquarters for India Linons.

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## S. DOZIER

206 Main St., Norfolk, Va.  
ACADEMY OF MUSIC BUILDING.  
Both Phones—States 522; Bell, 1062.

Thousands are Made Deaf by Catarrh.

**WILL YOU BE ONE?**



CATARRH, though he said that his Catarrh did not annoy him much, yet HIS HEARING WAS ALL THE TIME GETTING WORSE. PROPER TREATMENT RESULTED IN A CURE. If you have any ear trouble I will be glad to have a talk with you.

*L. B. Finney, M.D.*

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Consultation always free. Medicines furnished. Terms always moderate. Eyes examined for glasses free of charge.

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Livery, Boarding and Transient Stables,  
61, 63, 65 Cove Street.  
Everything new and up-to-date.  
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# Annual Statement

FOR THE YEAR ENDING DECEMBER 31st, 1899,  
Of the condition and affairs of the Standard Marine Insurance Company, Limited, of Liverpool, England, organized under the laws of the State of Great Britain, made to the Auditor of Public Accounts of the Commonwealth of Virginia, in pursuance of the laws of Virginia.

President - - - John Williamson Vice President - - William Watson  
Secretary - - - John Gick Principal Office, 1 Water St., Liverpool

General Agent in Virginia, D. Humphreys & Son; residence, Norfolk. Organized or incorporated, 6th December, 1871; commenced business, 1st January, 1872.

CAPITAL.			
Amount of capital stock subscribed			\$2,500,000
Amount of capital stock paid up in cash			500,000
Amount of capital stock unpaid			2,000,000
ASSETS.			
Bonds and stocks owned absolutely by the company.			
Lancashire & Yorkshire Ry. 3 per cent. pref. stock, £18,141	Par. Val.	Mkt. Val.	
Lancashire & Yorkshire Ry. 3 per cent. deb. stock, £31,000	\$ 210,705	\$ 215,519	
Glasgow & South Western Ry 4 per cent. pref. stock, £10,287 10	173,330	176,797	
Liverpool Corporation 3½ per cent. stock, £18,337 1	61,437	65,154	
Local Loans (British Gov't), 3 per cent. stock, £10,000	91,855	107,729	
Norfolk City bonds, 5 per cent., 25,000	220,000	221,100	
City of Brooklyn bonds, 3½ per cent., 200,000	25,000	25,500	
New York Central R. R. bonds, 4 per cent. deb., 75,000	200,800	212,600	
Morley Dock bonds, £11,124 13-4	55,674	58,000	
			1,191,473
Less accrued interest			11,561
Total par and market value (carried out as market value)	\$1,132,531	\$1,179,912	\$1,179,912
Amount carried forward			\$1,179,912
Cash belonging to the company deposited in Bank of Liverpool, Ltd., current account			136,470
Water Street, Liverpool, deposit account			64,901
Total			157,071
Interest due and accrued on bonds not included in market value			11,561
Gross premiums (as written in the policies) in course of collection, not more than three months due			100,415
Bills receivable, not matured, taken for Fire, Marine and other risks			7,316
Policy stamps on hand			1,406
The gross amount of all the assets of the company			1,550,831
Total deductions			1,271
Aggregate amount of all assets of the company, stated at their actual value			1,556,410
LIABILITIES.			
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses, less re-insurances and salvage			151,300
Net amount of unpaid losses			151,300
Gross premiums (including both cash and bills received and receivable upon all unexpired and unexpired Navigation risks, \$1,000,000)			141,915
Unearned premiums (differ less re-insurances)			
Gross premiums (cash and bills) received and receivable on all unexpired marine risks			67,160
Due and accrued salaries, rent, advertising, and for agency and other miscellaneous expenses and sundry creditors			
Total amount of liabilities, except capital stock and net surplus			303,375
Joint-stock capital actually paid up in cash			500,000
Surplus beyond capital and all other liabilities			663,031
Aggregate amount of all liabilities, including paid up capital stock, and net surplus			1,556,410
RECEIPTS DURING THE YEAR.			
Net cash actually received for premiums (carried over)			
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources			37,773
Aggregate amount of receipts actually received during the year in cash			517,831
DISBURSEMENTS DURING THE YEAR.			
Net amount paid during the year for losses			
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees			391,475
Paid for State and local taxes in this and other States	42,757.12		
Bad debts	8,019.58		50,777
Aggregate amount of actual disbursements during the year, in cash			1,271
			443,554
MISCELLANEOUS.			
RISKS AND PREMIUMS.			
Marine & Premiums Ind'd thereon.			
In force on the 31st day of December of the preceding year	\$ 8,169,615	\$114,557	
Written or renewed during the year	74,880,740	501,401	
Total	83,049,355	615,957	
Deduct those expired and marked off as terminated	75,616,705	501,001	
In force at the end of the year	7,432,650	144,911	
Net amount in force, less re-insurances	7,432,650	144,911	
Business in the State of Virginia during the year:			
Risks written	Marine	Aggre-	
	Ind'd	gate	
Premiums received (gross)	\$850,932.27	\$850,932.27	
Premiums paid	3,817.20	3,817.20	
Losses paid	460.00	460.00	
Losses incurred	460.00	460.00	
J. WILLIAMSON, president.			
JOHN GICK, Secretary.			

City of Liverpool, England, ss:  
BE IT REMEMBERED, That on the 23rd day of January, 1900, at the city aforesaid, before me, Wm. J. Sulis, U. S. Vice and Deputy Consul, for the State and City aforesaid, duly commissioned and qualified to take acknowledgments to Instruments under seal, etc., personally appeared John Williamson, president, and John Gick, secretary of the Standard Marine Insurance Company, Limited, of Liverpool, who, being sworn, depose and say, and each for himself says, that they are the above described officers of said company, and that the foregoing is a true and correct statement of the actual condition of said corporation on the 31st day of December last, according to the best of their information, knowledge and belief, respectively, and that the seal attached is the seal of said corporation.  
IN TESTIMONY WHEREOF I have hereunto set my hand and affixed the seal of my office, on the 23rd day of January, 1900.

WM. J. SULIS,  
Vice and Deputy Consul of the United States of America at Liverpool,  
Notary Public.

## CLOTHING SEASON

We know the CLOTHING SEASON is well advanced—in fact is about over—still we cannot sell our goods at HALF PRICE, and you would not believe us were we to tell you so. But

We are Closing Out the remainder of our Heavy Weights at Actual Cost.

Our goods are of such a character that it is unnecessary to sacrifice them at 50 cents on the dollar. We claim OUR CLOTHING to be BETTER than any you will find elsewhere in the city, which you will see when you EXAMINE THE WORKMANSHIP, FIT and FINISH.

**DREWREY'S. 317 Main Street.**

## McCurdey's White Pine Tar and Wild Cherry Syrup

FOR COUGHS, COLDS AND BRONCHITIS!

We make this Cough Syrup ourselves. We make it of the very purest, freshest and most reliable drugs.

We make it in small quantities. When you buy it as it ought to be—it hasn't lost all its virtues by standing around on shelves and in warehouses for months or years.

It not only ought to cure—it positively does cure. 25c. a bottle.

**MCCURDEY & MCCURDEY,**  
PRESCRIPTION PHARMACISTS,  
406 Main Street, Opp. Hotel Norfolk. 733 Church Street, Cor. Calver